COMBINED DECLARATION AND POWER OF ATTORNEY

(Original, Design, National Stage of PCT, Divisional, Continuation or C-I-P Application)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

		SYSTEM AND METHOD FOR ESTIMATING CASH FLOW AT RISK FOR A NON-FINANCIAL INSTITUTION
This	declarat	ion is of the following type:
	[x]	Original
	[]	Design
	[]	national stage of PCT.
	Ō	Divisional
,	Ö	Continuation
	Ĩ	continuation-in-part (C-I-P)
		ion of which: (complete (a), (b), or (c))
(a)		attached hereto.
(b)		as filed on 10/26/01 as Application Serial No. 10/045,520 and was amended on (if applicable).
(c)	applic	as described and claimed in PCT International Application No. filed on and was amended on (if able).
		Acknowledgement of Review of Papers and Duty of Candor
inclu		by state that I have reviewed and understand the contents of the above identified specification, claims, as amended by any amendment referred to above.
111014		control of the detect of the formation will be because it is a second of the second of

I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56.

[] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.98.

Priority Claim

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed

(complete (d) or (e)

- (d) [] no such applications have been filed.
- (e) [x] such applications have been filed as follows:



COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119
				[] YES NO []
				[] YES NO []
	×			[] YES NO []
ALL FOREIGN APPI APPLICATION	LICATION[S], IF ANY, FILED MO	DRE THAN 12 MONTHS (6 MONTHS FOR DESI	GN) PRIOR TO SAID
				[] YES NO []
				[] YES NO []
· · · · · · · · · · · · · · · · · · ·				[] YES NO []

Claim for Benefit of Prior U.S. Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed

•	Provisional Application Number		Filing Date
60/243,460		October 26, 2000	

Claim for Benefit of Earlier U.S./PCT Application(s) under 35 U.S.C. 120

(complete this part only if this is a divisional, continuation or C-I-P application)

		Status
. (Application Serial No.)	(Filing Date)	(patented, pending, abandoned)

Power of Attorney

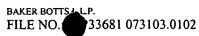
As a named inventor, I hereby appoint Robert Neuner, Reg. No. 24,316; Richard G. Berkley, Reg. No. 25,465; Bradley B. Geist, Reg. No. 27,551; James J. Maune, Reg. No. 26,946; John D. Murnane, Reg. No. 29,836; Henry Tang, Reg. No. 29,705; Robert C. Scheinfeld, Reg. No. 31,300; Louis S. Sorell, Reg. No. 32,439; Rochelle K. Seide Reg. No. 32,300; Gary M. Butter, Reg. No. 33,841; Lisa B. Kole, Reg. No. 35,225; Neil P. Sirota, Reg. No. 38,306; and Paul A. Ragusa, Reg. No. 38,587 of the firm of BAKER BOTTS L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith

SEND CORRESPONDENCE TO: BAKER BOTTS L.L.P. 30 ROCKEFELLER PLAZA, NEW YORK, N.Y. 10112 CUSTOMER NUMBER: 21003	DIRECT TELEPHONE CALLS TO: BAKER BOTTS L.L.P. (212) 408-2500
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



FULL NAME OF SOLE OR FIRST INVENTOR	LAST NAME STEIN	FIRST NAME JEREMY	MIDDLE NAME		
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DATE 4/10/02	SIGNATURE OF INVENTOR				
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RESIDENCE & CITIZENSHIP					
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FULL NAME OF SIXTH JOINT	LAST NAME	FIRST NAME	MIDDLE NAME		
NVENTOR, IF ANY					
	CITY	STATE or FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP		
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RESIDENCE & CITIZENSHIP POST OFFICE	POST OFFICE ADDRESS	CITY	STATE or COUNTRY	ZIP CODE	

DATE

SIGNATURE OF INVENTOR



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